

ORIONSHIELDSM 10*

FIXED INDEXED ANNUITY

Current rates and caps

Effective: December 15, 2024

All products are Single Premium Deferred Annuities

There are eight crediting strategies available with an OrionShield 10 annuity. Each option will provide a credit to the Contract Value based on either the performance of an index or a guaranteed interest rate. Current rates and Return Caps, if applicable, for each available option are below.

Rates and caps are subject to change at any time. For inbound 1035 exchanges and direct transfers, rates are locked for 60 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. For all other cases, rates are locked for 14 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. To receive at least the rates and/or caps shown below, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate and/or cap changes.

If your purchase payment amount is **\$150,000** or more

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500 [®]	11.00%	50%
Annual Point-to-Point	Annual	S&P 500 [®]	9.65%	100%
Monthly Average	Annual	Russell 2000 [®]	8.75%	100%
1-Year Point-to-Point (Uncapped)	Annual	Nasdaq Night Owl	N/A	65%
1-Year Point-to-Point (Uncapped)	Annual	S&P 500 [®] Dynamic Intraday TCA	N/A	65%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	125%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	175%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		4.60%	3.00%

If your purchase payment amount is **less than \$150,000**

Index-Based Crediting Strategy	Crediting Period	Index	Return Cap	Participation Rate
Annual Point-to-Point (Higher Cap)	Annual	S&P 500 [®]	8.75%	50%
Annual Point-to-Point	Annual	S&P 500 [®]	8.65%	100%
Monthly Average	Annual	Russell 2000 [®]	7.75%	100%
1-Year Point-to-Point (Uncapped)	Annual	Nasdaq Night Owl	N/A	60%
1-Year Point-to-Point (Uncapped)	Annual	S&P 500 [®] Dynamic Intraday TCA	N/A	60%
1-Year Point-to-Point (Uncapped)	Annual	Barclays Global Trailblazer	N/A	110%
3-Year Point-to-Point (Uncapped)	Triennial	Barclays Global Trailblazer	N/A	155%
Fixed Rate Crediting Strategy	Crediting Period		Rate	Guaranteed Minimum Interest Rate
1-Year Fixed Account	Annual		3.85%	3.00%

*Not available in CA.

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Fixed indexed annuities ("FIA") are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Upon retirement, FIAs may provide an income stream or a lump sum. If you die during the accumulation or payout phase, your beneficiary may be eligible to receive any remaining Contract Value.

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An FIA is not a registered security or stock market investment and does not allow direct participation in any stock or equity investments, or index. The index used is a price index that tracks market performance and does not reflect dividends paid on the underlying stocks. Indices are typically unmanaged and are not available for direct investment. FIAs provide the potential for interest to be credited to the annuity, based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuation because of a contractual floor.

Guarantees are based upon the claims-paying ability of AuguStar Life Insurance Company, a member of the Constellation Insurance, Inc. family of companies. Guarantees do not apply to the investment performance of any chosen index.

Product, product features and rider availability vary by state. Not available for sale in the state of NY. Certain features may vary by broker-dealer.

Early withdrawals or surrenders may be subject to surrender charges. Withdrawals are also subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Tax rules require that withdrawals be taken first from any unrealized gain in the contract. Federal and state tax laws applicable to this product are subject to change. You are encouraged to consult your personal tax adviser for further information.

There is no additional tax-deferral benefit for contracts purchased in an IRA or other tax-qualified retirement plans because such retirement plans already have tax-deferred status. An annuity should only be purchased in an IRA or qualified plan if the contract owner values some of the other features of the annuity and is willing to incur any additional costs associated with the annuity.

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Issued in most states as (state variations may apply):

OrionShield Fixed Indexed Annuities: ICC24-FIA-1, ICC24-FIA-1U

Endorsements: ICC16-OPP-1, ICC16-OMAC-1, ICC18-MPPP-1, ICC16-MPPP-1

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Fixed indexed annuity issuer:

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